

CHAPTER 13 PLAN

Case No.: _____

Debtor(s): Linda S. Wright SS#: xxx-xx-1512 Net Monthly Earnings: 1,709.04
 _____ SS#: _____ Number of Dependents: 1

I. Plan Payments:

(☒) Debtor(s) propose to pay direct a total of \$ 1,700.00 ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly into the plan; or
 (☐) Payroll deduction Order: To _____ for
 \$ _____ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly.

Length of plan is approximately 60 months, and the total amount of debt to be distributed by the Trustee is approximately \$ 102,000.00.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
-NONE-			

B. Total Attorney Fee: \$ 2,500.00 ; \$1,000.00 paid pre-petition; \$ 1,500.00 to be paid at confirmation and \$ 0.00 per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
IBM Lender Business Procs Svcs., Inc.	\$313,786.00	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor \$2,183.00	March 2011	\$5,000.00	Jan. - Feb. 2011	0.00%	\$150.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin
Rooms To Go	\$25.00	\$1,655.23	\$1,500.00	\$0.00	China Cabinet	5.00%	\$50.00	At Confirmation
Santander Consumer USA	\$200.00	\$27,798.64	\$22,000.00	\$0.00	2009 Dodge Charger	5.50%	\$600.00	At Confirmation
United Consumer Finance	\$15.00	\$429.34	\$500.00	\$0.00	Kirby vacuum cleaner	5.00%	\$15.00	At Confirmation
Capital One Auto Finance	\$250.00	\$33,195.27	\$29,000.00	\$0.00	2010 Nissan Maxima	5.50%	\$750.00	At Confirmation

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
-NONE-				

IV. Special Provisions:

- ☒ This is an original plan.
☐ This is an amended plan replacing plan dated _____.
☒ This plan proposes to pay unsecured creditors 100 %.
☒ Other Provisions:

Debtor(s) will continue to pay pre-petition and post-petition service debt in the ordinary course of business in lieu of posting a deposit as adequate assurance of future payment under 11 U.S.C. § 366. Debtor(s) acknowledge(s) that the automatic stay does not bar Alabama Power Company's efforts to collect pre-petition and post-petition utility service.

Attorney for Debtor Name/Address/Telephone #

Glen C. Moore

315 Gadsden Highway

Suite D

Birmingham, AL 35235

Telephone # **(205) 833-2589**

Date

2/3/2011

Linda S. Wright
Linda S. Wright
Signature of Debtor